

**ACT QUICKLY.**

You will note that this indemnity fund plan requires that at least 300 members shall have contributed before the end of the year. If they have not so contributed, the money and notes will be returned to those who have, and the plan will be abandoned. Therefore, if you wish this additional protection, act quickly! Send in your remittance for \$15.00 and your note, payable one year after date, for \$15.00.

The plan is so good, so practical, and so thoroughly sound in its business features, that it would seem to be a shame not to take advantage of it. Every surgeon, and particularly men doing hospital or dispensary work, and every specialist doing such work, should immediately enroll himself as a participant in this fund.

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**NOT ONLY SURGEONS.**

A good many men in general practice have the idea that only surgeons, or almost exclusively surgeons, are subject to suits for damages for alleged malpractice, for the reason that such suits—in their opinion—always originate out of fractures or similar injuries. This is not the case. Some of the worst suits that we have had in the past, and have now on hand to defend, have been suits brought against physician members in the ordinary course of general practice, confinement work and the like. One bitterly-fought suit had its origin in the question of correct diagnosis of tuberculosis. Another one, lasting two weeks or more in trial, originated in a confinement case. Still another had its origin in the examination of school pupils. There is no limit to the possible range of conditions or treatments out of which a suit for damages may arise.

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**A BUSINESS PROPOSITION.**

Remember that the business side of the work of the State Society has now attained remarkable proportions; nearly all of the work passing through the office of the Society is business of a non-medical character.

The creation and carrying forward of this "Malpractice Indemnity Fund" will still further increase the business of the Society, and it must be conducted in a businesslike way. It is an absolutely practical business proposition; it can be handled, and it will be handled, in a practical business way. Any member can absolutely assure himself of complete protection (including settlements, paying judgments, etc.) at a cost which will probably range from \$3.00 to \$7.00 a year on an average, depending upon the amount of expense and the frequency with which assessments will have to be made in order to keep up the fund.

In discussing this plan with the manager of a very large insurance company, he commented upon the absolute soundness of the proposition from a business point of view, and said that if the members did not take advantage of it, "they would be fools."

**THE OPPORTUNITY IS YOURS.**

Here is the plan by which you may thoroughly and absolutely protect yourself. Study it carefully. Think about it seriously. In the long run you will save a considerable amount of money. If you wish to save that money, enroll your name at once and send in your remittance, and participate in the benefit of the

**MALPRACTICE INDEMNITY FUND.**

The House of Delegates of the Medical Society of the State of California, at its 45th annual session, Fresno, California, April 19, 1916, passed a resolution requesting the Council of the Medical Society of the State of California to take proper and appropriate action to the end that means may be provided whereby members of the Medical Society of the State of California who desire to do so may voluntarily contribute to a fund, out of which fund shall be paid the amount of judgments assessed against such contributing members in any suit or suits against such contributing members for damages for alleged malpractice, and also payment of such sums as may be necessary for the settlement of claims against such contributing members when in the judgment of competent and experienced attorneys, by and with the concurrence of the attorneys for the Medical Society of the State of California and by and with the consent and concurrence of such contributing member, it seems wise and expedient to settle such claim or claims and the necessary expenses connected therewith.

The Council, having considered this matter, and having referred the same to its attorneys who have considered, amended and revised this statement or plan of conduct of this undertaking, presents the following detailed plan for the conduct and operation of this indemnity fund:

1. Unless within six months from July 1, 1916 (on or before December 31, 1916), not less than three hundred (300) members shall have contributed in the manner provided hereafter to this fund, known as the Malpractice Indemnity Fund, the whole plan and operation of this enterprise shall cease, terminate, be abandoned and the amounts which may have been contributed during that period shall be returned to the contributors.

2. The Council will appoint three trustees of this fund who shall see that it is kept separate from all other funds of the Society and that it is safely invested and administered, which trustees shall be responsible to the Council of the Medical Society of the State of California and to the contributors to the fund.

3. Any member desiring to participate in the creation of this fund and in the benefits to be derived therefrom, subject to the terms and conditions of this plan, shall transmit to the Secretary of the Medical Society of the State of California, who in turn shall pay over the sum to the trustees of the fund herein above referred to, the sum of Fifteen (\$15.00) Dollars and a promissory note payable one year after date, without interest, to the order of the Medical Society of the State of California